Case 06-12476 Doc 1 Filed 10/02/06 Entered 10/02/06 14:00:09 Desc Main Document Page 1 of 9

| Official Form 1 (1) | 0/06) | | | | , | | ~ 9 | | | | |
|--|---|--|--|--|--|--------------------------------|---|--|--|--|---|
| | τ | J nited S Nor | | | ruptcy of Illino | | | | | Vol | untary Petition |
| Name of Debtor (if i | | Last, First, | Middle): | | | | | Debtor (Spou | ise) (Last, Firs | t, Middle): | |
| All Other Names use (include married, ma | d by the Debtor iden, and trade | in the last 8 names): | 3 years | | | | | | e Joint Debtor nd trade names | | 3 years |
| Last four digits of So | oc. Sec./Comple | te EIN or ot | her Tax I | D No. (if mo | re than one, stat | | our digits | | /Complete EIN | or other Ta | ax ID No. (if more than one, state al |
| Street Address of De 4900 West 187 Country Club I | th Street | treet, City, a | nd State) | _ | ZIP Code 60478 | 49 Co | 00 Wes | of Joint Debt at 187th St Club Hills, | | treet, City, a | ZIP Code 60478 |
| County of Residence | or of the Princi | pal Place of | Business | | 00470 | | ty of Resi | idence or of the | he Principal Pl | lace of Busi | |
| Mailing Address of I | Debtor (if differe | ent from stre | eet addres | s): | ZIP Code | Maili | ng Addre | ss of Joint De | ebtor (if differe | ent from stre | eet address): ZIP Code |
| Location of Principal (if different from stre | | | | Γ | Zii code | | | | | | Zir code |
| (Form o | page 2 of this foundes LLC and I not one of the abo | orm. LLP) ove entities, | Sing in I Rail Stoc | (Check Ith Care Bu gle Asset Re I U.S.C. § road ekbroker mmodity Bre tring Bank er Tax-Exe (Check box tor is a tax- | eal Estate as 101 (51B) | e) anization | ■ Cha | apter 7 upter 9 upter 11 upter 12 upter 13 ts are primarily ned in 11 U.S.C | e Petition is F | Chapter 15 Pf a Foreign Chapter Of Debts Chapter Of D | Under Which one box) etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding Debts are primarily business debts. |
| ■ Full Filing Fee at □ Filing Fee to be pattach signed appis unable to pay f □ Filing Fee waiver attach signed app | etached paid in installmetalication for the election for the requested (app | court's constallments. R | Cod e box) ble to ind ideration ule 1006 | tividuals on certifying t(b). See Offindividuals | ly). Must hat the debt cial Form 3A only). Must | Checl | c one box Debtor Debtor c if: Debtor' to inside all appli A plan | is a small bus is not a small s aggregate n ers or affiliate icable boxes: is being filed ances of the p | business debt concontingent es) are less that with this petit | Debtors s defined in or as define liquidated d n \$2 millior ion. ited prepetit | tion from one or more |
| Statistical/Administ Debtor estimates Debtor estimates there will be no f Estimated Number of | that funds will be that, after any equinds available for Creditors - 100- | ne available exempt prope for distribution | erty is excon to uns | cluded and ecured cred | administrati | 25,001- | es paid, | 1- OVER | in accordance THIS | | FOR COURT USE ONLY |
| 49 99 Estimated Assets \$\Begin{array}{cccccccccccccccccccccccccccccccccccc | 199 | | _ | 10,000 0,001 to nillion | | 50,000 000,001 to 0 million | | More than \$100 million | | | |
| Estimated Liabilities \$0 to \$50,000 | \$50,00 \$100,0 | | |),001 to nillion | | 00,001 to 0 million | | More than \$100 million | | | |

Case 06-12476 Doc 1 Filed 10/02/06 Entered 10/02/06 14:00:09 Desc Main

Document Page 2 of 9

FORM PL Page

Official Form 1 (10/06) FORM B1, Page 2 Name of Debtor(s): **Voluntary Petition** Stewart, Robert L. Stewart, Dorothy W. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Location Case Number: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. ${f X}$ /s/ Joseph Wrobel May 26, 2006 Signature of Attorney for Debtor(s) (Date) Joseph Wrobel 3078256 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment aganist the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (10/06)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Stewart, Robert L. Stewart, Dorothy W.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robert L. Stewart

Signature of Debtor Robert L. Stewart

X /s/ Dorothy W. Stewart

Signature of Joint Debtor Dorothy W. Stewart

Telephone Number (If not represented by attorney)

May 26, 2006

Date

Signature of Attorney

X /s/ Joseph Wrobel

Signature of Attorney for Debtor(s)

Joseph Wrobel 3078256

Printed Name of Attorney for Debtor(s)

Joseph Wrobel, Ltd.

Firm Name

105 West Madison Street Suite 700 Chicago, IL 60602

Address

josephwrobel@chicagobankruptcy.com 312.781.0996 Fax: 312.606.0413

Telephone Number

May 26, 2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| 7 | 7 |
|---|---|
| 2 | • |

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

| A | ddre | ss |
|---|------|----|
| | | |

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 06-12476 Doc 1 Filed 10/02/06 Entered 10/02/06 14:00:09 Desc Main Document Page 4 of 9

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

| In re | Robert L. Stewart Dorothy W. Stewart | | Case No. | |
|-------|---|-----------|----------|----|
| | | Debtor(s) | Chapter | 13 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 06-12476 Doc 1 Filed 10/02/06 Entered 10/02/06 14:00:09 Desc Main Document Page 5 of 9

Official Form 1, Exh. D (10/06) - Cont.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable |
|---|
| statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to |
| financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| |

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

| Signature of Debtor: | /s/ Robert L. Stewart |
|----------------------|-----------------------|
| | Robert L. Stewart |
| Date: May 26, 2006 | |

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Case 06-12476 Doc 1 Filed 10/02/06 Entered 10/02/06 14:00:09 Desc Main Document Page 6 of 9

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

| | Robert L. Stewart | | | |
|-------|--------------------|-----------|----------|----|
| In re | Dorothy W. Stewart | | Case No. | |
| | | Debtor(s) | Chapter | 13 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 06-12476 Doc 1 Filed 10/02/06 Entered 10/02/06 14:00:09 Desc Main Document Page 7 of 9

Official Form 1, Exh. D (10/06) - Cont.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable |
|---|
| statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to |
| financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| |

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

| Signature of Debtor: | /s/ Dorothy W. Stewart | |
|----------------------|------------------------|--|
| | Dorothy W. Stewart | |

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: May 26, 2006

Case 06-12476 Doc 1 Filed 10/02/06 Entered 10/02/06 14:00:09 Desc Main Document Page 8 of 9
United States Bankruptcy Court
Northern District of Illinois

| | Robert L. Stewart | | | |
|-------|--------------------|-----------|----------|----|
| In re | Dorothy W. Stewart | | Case No. | |
| | | Debtor(s) | Chapter | 13 |

| | | Deotor(s) | Спари | | |
|------------------------|---|--|---|--|----------|
| | DISCLOSURE OF COMPE | NSATION OF ATTORN | NEY FOR | DEBTOR(S) | |
| 1. | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the file be rendered on behalf of the debtor(s) in contemplation | ng of the petition in bankruptcy, | or agreed to be | paid to me, for services render | |
| | For legal services, I have agreed to accept | | \$ | 3,000.00 | |
| | Prior to the filing of this statement I have received. | | \$ | 1,396.00 | |
| | Balance Due | | \$ | 1,604.00 | |
| 2. | The source of the compensation paid to me was: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 3. | The source of compensation to be paid to me is: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 4. | ■ I have not agreed to share the above-disclosed comp | pensation with any other person ur | less they are n | nembers and associates of my la | ıw firm. |
| 6. | ☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the nature of the above-disclosed fee, I have agreed to real analysis of the debtor's financial situation, and render of the debtor and filing of any petition, schedules, stated. Representation of the debtor at the meeting of credit of the debtor at the meeting of credit of the deptor of the debtor and applications with secured creditors to reaffirmation agreements and applications of the debtor of liens on how the debtor of the debtors in any disapply of the debtors of the debtors in any disapply of the debtors of | mes of the people sharing in the counter legal service for all aspects of the debtor in determined and confirmation hearing, and the counter the service of affairs and plan which must be an additional and confirmation hearing, and the counter the service of the | ompensation is f the bankrupt mining whethe may be required any adjourned mption plann nd filing of r ervice: | attached. cy case, including: r to file a petition in bankruptcy; hearings thereof; ing; preparation and filing notions pursuant to 11 US | of C |
| | | CERTIFICATION | | | |
| this | I certify that the foregoing is a complete statement of an s bankruptcy proceeding. | y agreement or arrangement for pa | yment to me f | or representation of the debtor(| s) in |
| Da | ted: May 26, 2006 | /s/ Joseph Wrobel Joseph Wrobel 307 Joseph Wrobel, Ltd 105 West Madison Suite 700 Chicago, IL 60602 312.781.0996 Fax: josephwrobel@chic | I. Street 312.606.041 | | |

American Ex Gase 06-12476 PO Box 297812 Fort Lauderdale, FL 33329-7812

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POB 3419 Munster, IN 46321-0419

Associated Laboratory Phys P.O. Box 74821 Chicago, IL 60694-4821

Don Williams 2015 S.19th Ave. Broadview, IL 60153

Doc 1

Portfolio Recovery Assoc. P.O. Box 12914 Norfolk, VA 23541

AT&T Universal Card P.O. Box 688909 Des Moines, IA 50368-8909 Dr. Beverly Lewis 7469 Juniper Ridge Drive Memphis, TN 38125

Shell P.O. Box 689151 Des Moines, IA 50368-9151

Capital One P.O. Box 85147 Richmond, VA 23285-5147

GMAC PO Box 9001952 Louisville, KY 40290-1952 Southwest Laboratory Physicians Dept. 77-9288 Chicago, IL 60678-9288

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285 GMAC Mortgage 3451 Hammond Ave. Waterloo, IA 50704-0780

Stanley Weinberg & Associates POB 3352 Glen Ellyn, IL 60138

Cardiac Consulting Group SC 4647 W. Lincoln Hwy Lower Level Matteson, IL 60443

GMAC Mortgage P.O. Box 780 Waterloo, IA 50704-0780 Traci S. Jones 4518 S. Ridgewalk Drive Houston, TX 77053

Chase PO Box 15153 Wilmington, DE 19886-5153 HSBC Auto Finance P.O. Box 17904 San Diego, CA 92177

Chase PO Box 15298 Wilmington, DE 19850-5298

HSBC Auto Finance P.O. Box 17548 Baltimore, MD 21297-1548

Citi Cards PO Box 182532 Columbus, OH 43218-2148 Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426

Citi/Sears POB 6921 The Lakes, NV 88901

Ingalls Memorial Hospital c/o Pinnacle Management Svcs Inc. 514 Market Loop Suite 103 West Dundee, IL 60118